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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/929,519	08/14/2001	Kae-por F. Chang	I00287/70003 RJP	8217
23628	7590	11/16/2005	EXAMINER	
WOLF GREENFIELD & SACKS, PC			PWU, JEFFREY C	
FEDERAL RESERVE PLAZA			ART UNIT	PAPER NUMBER
600 ATLANTIC AVENUE				2143
BOSTON, MA 02210-2211				

DATE MAILED: 11/16/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/929,519	CHANG, KAE-POR F.	
	Examiner	Art Unit	
	Jeffrey C. Pwu	2143	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 8/22/05 Amendment.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-35 is/are pending in the application.
- 4a) Of the above claim(s) 11-24 is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-10 and 25-35 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application (PTO-152)
- 6) Other: _____.

DETAILED ACTION

Response to Arguments

1. Claims 11-24 has been withdrawn from previous Office Action due to Applicant election without traverse.
2. Applicant amendment claims 1-10 and re-introduced new claims 12-21. The newly introduced claims is hereby renumbered 25-35 respectively. Appropriate correction is required.
3. Applicant's arguments with respect to claims 1-10 and 25-35 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 112

4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claim 4 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claim 4 is vague and indefinite because it is unclear of the limitation "wherein the information manager identifies the first component of information based upon a mapping between components of the received information and

components expected by the first and second provider systems"; it is unclear what is expected by the provider systems.

5. Claim 9 recites the limitations "wherein the act (C)" and "wherein the act (D)" in claim 9. There is insufficient antecedent basis for the limitations in the claim.
6. Claim 30 recites the limitation "the act (C)" in claim 25. There is insufficient antecedent basis for this limitation in the claim.
7. Claim 31 recites the limitation "the act (D)" in claim 25. There is insufficient antecedent basis for this limitation in the claim.
8. Claim 34 recites the limitations "the act (C)" and "the act (D)" in claim 6. There is insufficient antecedent basis for the limitations in the claim.
9. Claim 35 recites the limitations "the act (B)" and "the act (D)" in claim 6. There is insufficient antecedent basis for the limitations in the claim.

Claim Rejections - 35 USC § 102

10. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

11. Claims 1-10 and 23-35 are rejected under 35 U.S.C. 102(e) as being anticipated by PALTENGHE et al. (U.S. 2001/0011250).

PALTENGHE teaches claims:

1. An information distribution for use in a system in which a user device is in communication with a plurality of provider systems including at least first and second provider systems, each provider system being operable to process a transaction initiated by the user device, each transaction comprising a provision of information by the user device, the information provided for a transaction with the first provider system comprising a first component of information which is also useful for a transaction with the second provider system, the information distribution system comprising:

an interface which receives the information provided by the user device; (25 – consumer)

a database, in communication with the interface, in which the received information is stored; and (23; paragraph [0010])

an information manager in communication with the database and the plurality of provider systems (27; “associations”, “billers”, or Financial institutions”) which is operable to identify the first component of information from among the information

provided by the user device and provide the first component of information to the first and second provider systems. (paragraph [0010])

2. The information distribution system according to claim 1, wherein the interface is a network interface coupled to a network including one or more clients. (paragraph [0045])
3. The information distribution system according to claim 1, wherein the database is a relational database (relational databases of information bank (23, 137, 139, 141, 123); also see figs. 1-11).
4. The information distribution system according to claim 1, wherein the information manager identifies the first component of information based upon a mapping between components of the received information and components expected by the first and second provider systems. (paragraph [0045])
5. The information distribution system according to claim 1, wherein the first component of information comprises a plurality of data fields provided by the user device. (31, 33, 35)
6. A In a system in which a user device is in communication with a plurality of provider systems including at least first and second provider systems, each provider system being operable to process a transaction initiated by the user device, each transaction

comprising a provision of information by the user device the information provided for a transaction with the first provider system comprising a first component of information which is also useful for a transaction with the second provider system, a method for sharing information among provider systems, comprising:

- (A) receiving the information provided by the user device; (25)
- (B) storing the information; and (23)
- (C) identifying the first component of information from among the information provided by the user device; and (31, 33, 35)
- (D) providing the first component of information to both the first and second provider systems. (27; "associations", "billers", or Financial institutions")

7. The method according to claim 6, wherein the act further comprises receiving the information over a communication network. (29)

8. The method according to claim 6, wherein the act (B) further includes storing the information in a database. (23)

10. wherein the first component of information comprises a plurality of data fields provided by the user data. (31, 33, 35)

25. [11.] At least one computer-readable medium having instructions encoded thereon, which instructions, when executed in a system in which a user device is in

communication with a plurality of provider systems including at least first and second provider systems, each provider system being operable to process a transaction initiated by the user device, each transaction comprising a provision of information by the user device, the information provided for a transaction with the first provider system comprising a first component of information which is also useful for a transaction with the second provider system, a method for sharing information among provider systems, perform a method comprising:

- (A) receiving the information;
- (B) storing the information received from the user device;
- (C) identifying the first component of information from among the information provided by the user device; and
- (D) providing the first component of information to both the first and second provider systems. (Claim 25 is similarly rejected as in claims 1 and 6)

26. [12.] The at least one computer-readable medium according to claim 25 [11], wherein the act (A) further comprises receiving the information over a communication network. (claim 26 is similarly rejected as in claims 1-8)

27. [13.] The at least one computer-readable medium according to claim 25 [11], wherein the act (B) further includes storing the information in a database. (claim 27 is similarly rejected as in claims 1-8)

28. [14.] The at least one computer-readable medium according to claim 25 [11], wherein the act (C) further comprises identifying the first component of information based upon a mapping between components of the received information and components expected by the first and second provider systems. (claim 28 is similarly rejected as in claims 1-8)

29. [15.] The at least one computer-readable medium according to claim 25 [11], wherein the first component of information comprises a plurality of data fields provided by the user device. (claim 29 is similarly rejected as in claims 1-8)

32. [18.] The information distribution system of claim 1, wherein the system further comprises a third provider system, the information provided by the user device further comprises a second component of information which is useful for a transaction with the first and third provider systems, and the information manager is further operable to identify the second component of information from among the information provided by the user device and provide the second component of information to the first and third provider systems. (paragraph [0010])

33. [19.] The information distribution system of claim 1, wherein the database stores a plurality of attributes for the first component of information, the plurality of attributes including first and second attributes, the first attribute defining a format for providing the first component of information to the first provider system, the second attribute defining

a format for providing the first component of information to the second provider system, and wherein the information manager is further operable to provide the first component of information to the first provider system as defined by the first attribute and to the second provider system as defined by the second attribute.

Conclusion

12. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

13. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jeffrey C. Pwu whose telephone number is 571-272-6798.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, David Wiley can be reached on 571-272-3923. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



11/14/05

JEFFREY P. WILEY
PRIMARY EXAMINER